

Other Important information about our Claim Service By completing this complaint pack, you are agreeing to the PPI Claim terms and conditions as below and in our Summary Document. If you have previously instructed another firm to act on your behalf, please check your obligations with them before committing to our T+Cs. We aim to make the process as smooth as possible for you and to obtain a full refund of premiums paid, plus any interest that may be applicable. We will ask the Lender to investigate all PPI that you may have purchased. Should any cases be upheld, the charges of 20% + VAT will be payable. Where 8% Statutory Interest is awarded; please be advised that this payment is subject to income tax which many lenders deduct at source. Gladstone Brookes fees are due on the total amount of redress prior to HMRC's deduction. In some instances, your Lender may decide to reinvestigate your complaint. If this results in your claim being upheld, you will still be liable for our fees. Our fees on a successful claim are subject to Regulatory Change and will be charged at the prevailing maximum rate; however, we will never charge you in excess of 20% +VAT of the total redress offered by the lender. We will only pursue a claim, where we believe that there is sufficient merit.

WHAT IS A SUCCESSFUL CASE? A claim is deemed successful if you are awarded a return of any of the money that you have paid, in respect of the PPI policy, or in respect of any unfairly undisclosed commission involved in the sale of your PPI. This is awarded in a lump sum payment or an amendment of your existing loan term. The payment method will depend on your circumstances. Please note that should your account be in arrears then there is a possibility that any award will be used to clear these arrears. **Ongoing Agreements** If your case is successful and you are still paying the loan; your settlement may come in 2 parts. **1** - You will be refunded all of the premiums you've paid into the policy to date, along with interest that you have incurred and, in many cases, a further interest of 8% on this figure. **2** - In addition, the premiums that you will pay during the remainder of your loan will be removed from your loan and your monthly payments will be reduced accordingly. Where a complaint is made about a PPI, your lender may cancel the policy and you will no longer be covered by it. You may wish to seek alternative, suitable cover. **Offset Refunds** Lenders may offset refunds against outstanding arrears or outstanding balances. For example, if you have an outstanding loan or credit card balance which is overdue, the lender may use the refund or part of the refund to settle/put towards payment of outstanding balances. In this case, you will still be liable for our fee. **COMMISSION.** If the amount of undisclosed commission involved in the sale of your PPI policy is deemed unfair, you should receive: A refund of any undisclosed commission above 50% along with the interest that you have incurred on this, and in many cases a further interest of 8% on this figure.

HOW ARE FEES PAID? You are responsible for the payment of our fees. These fees should be paid from the amount that you are awarded. If you owe us fees on any complaint that we have pursued on your behalf, we reserve the right to offset any redress you receive against your debt to us, regardless of whether redress relates to another complaint we have pursued for you. **FAILURE TO PAY FEES?** If we recover your money and you don't pay our fees, we have the authority to validate your application details with a Credit Reference Agency. We also reserve the right to perform a trace search on you if you fail to comply with the terms set out in your agreement to assist in recovering our fees or so that GB can contact you at a new address to pay you outstanding redress if we have not been able to contact you via the details you previously provided.

GENERAL INFORMATION: Gladstone Brookes Limited: Authorised and Regulated by the Financial Conduct Authority in respect of regulated claims management activities; Its registration is recorded on the website <https://register.fca.org.uk/> (FRN: 836772). Registered with the Information Commissioners Office, Registration number: Z9988740. Calls may be recorded for training and security purposes.

CUSTOMER SATISFACTION: We continually strive to improve the level of service that we provide to our clients. As such, you may receive an invitation to participate in a customer satisfaction survey via Feefo, Survey Monkey, email or Facebook. **COMPLAINTS:** If you're at all dissatisfied with the service, please write to our Complaints Manager, 47 Museum Street, Warrington WA1 1LD or call 0333 234 407. You can view our complaints procedure at www.gladstonebrookes.co.uk/complaints-procedure. They will respond within 5 days and look to resolve any issues as soon as possible. If you remain dissatisfied, you can contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR.

DATA PROTECTION: All of your data is controlled & processed in accordance with the General Data Protection Regulation & will be used to help us process your case. You give Gladstone Brookes full authority to disclose and receive information including special categories of personal data regarding any and all products from all relevant third parties (lenders/underwriters/processors/referrers/Official Receiver/Insolvency Practitioner). Discussions may include any financial issues that may arise as a result of our instruction on this matter, including any arrears, outstanding balances, full and final settlements and any other financial obligations. Your files are kept for up to 7 years & will be returned to you upon request. Our Privacy policy can be located at www.gladstonebrookes.co.uk/privacy-policy/

USING COMPANIES TO PROCESS YOUR INFORMATION OUTSIDE THE EEA:

All countries in the European Economic Area (EEA), which includes the UK, have similar standards of legal protection for your personal information. We may run your accounts and provide other services from centres outside the EEA (such as South Africa) that do not have a similar standard of data protection laws to the UK. If so, we will ensure that any of your information held is to be protected to at least UK standards.